

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Joseph P McKim  
 Lena M Assetto McKim  
 Debtors

Case No. 15-11490-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: JEGilmore  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Aug 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2017.

db/jdb +Joseph P McKim, Lena M Assetto McKim, 110 Hawthorne Rd, Coatesville, PA 19320-1478  
 13483678 +Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 13567009 +CCR Management, Inc., 427 Exton Commons, Exton, PA 19341-2451  
 13483681 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009  
 13483682 Chase Manhattan Mortgage, Po Box 24696, Columbus, OH 43224-0696  
 13504914 +Citizens Bank, 443 Jefferson Boulevard RJW-135, Warwick, RI 02886-1321  
 13483684 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000  
 13566254 +Hawthorne Lane Community Association, Inc., c/o CCR Management, Inc., 427 Exton Commons, Exton, PA 19341-2451  
 13563434 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009  
 13684016 MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO BOX 10826, Greenville, SC 29603-0826  
 13497140 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
 13865092 +West Brandywine Township Municipal Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Aug 04 2017 01:32:22 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 04 2017 01:31:57  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 04 2017 01:32:19 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13483677 EDI: BANKAMER.COM Aug 04 2017 01:23:00 Bank Of America, Po Box 982235,  
 El Paso, TX 79998  
 13483680 EDI: CAPITALONE.COM Aug 04 2017 01:23:00 Capital 1 Bank, Po Box 85520,  
 Richmond, VA 23285  
 13483679 +EDI: CAPITALONE.COM Aug 04 2017 01:23:00 Capital 1 Bank, Attn: General Correspondence,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 13541790 EDI: CAPITALONE.COM Aug 04 2017 01:23:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13529310 EDI: BL-BECKET.COM Aug 04 2017 01:23:00 Capital One, N.A., c o Becket and Lee LLP,  
 POB 3001, Malvern, PA 19355-0701  
 13483683 +E-mail/Text: bankruptcycollections@citadelbanking.com Aug 04 2017 01:32:39  
 Citadel Federal Cred U, Po Box 147, Thorndale, PA 19372-0147  
 13571213 +E-mail/Text: bankruptcycollections@citadelbanking.com Aug 04 2017 01:32:39  
 Citadel Federal Credit Union, 520 Eagleview Blvd., Exton, PA 19341-1119  
 13483685 +E-mail/Text: tdawson@dvaafcu.org Aug 04 2017 01:32:10 Department of Veterans Affairs,  
 Regional Office, 5000 Wissahickon Ave, Philadelphia, PA 19144-4867  
 13488131 EDI: DISCOVER.COM Aug 04 2017 01:23:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 13483686 EDI: DISCOVER.COM Aug 04 2017 01:23:00 Discover Fin Svcs Llc, Po Box15316,  
 Wilmington, DE 19850-5316  
 13483687 +EDI: USBANKARS.COM Aug 04 2017 01:23:00 Firstar/US Bank, Us Bank Bankruptcy Dept,  
 Po Box 5229, Cincinnati, OH 45201-5229  
 13483688 +EDI: USBANKARS.COM Aug 04 2017 01:23:00 Firstar/US Bank, Po Box 130,  
 Hillsboro, OH 45133-0130  
 13483689 +EDI: CBSKOHL.COM Aug 04 2017 01:23:00 Kohls/capital One, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-5660  
 13483691 EDI: PRA.COM Aug 04 2017 01:23:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502  
 13483690 EDI: PRA.COM Aug 04 2017 01:23:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541  
 13559379 EDI: PRA.COM Aug 04 2017 01:23:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13483693 +EDI: SEARS.COM Aug 04 2017 01:23:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
 13483694 EDI: USBANKARS.COM Aug 04 2017 01:23:00 US BANK, PO BOX 068, Buffalo, NY 14240-0068  
 13483696 E-mail/Text: vci.bkcy@vwcredit.com Aug 04 2017 01:32:14 Volkswagon Credit Inc,  
 1401 Franklin Blvd, Libertyville, IL 60048  
 13483695 +E-mail/Text: vci.bkcy@vwcredit.com Aug 04 2017 01:32:14 Volkswagon Credit Inc,  
 National Bankruptcy Services, 9441 Lbj Freeway, Suite 250, Dallas, TX 75243-4640  
 TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13483692 ##+Recovery One, 5100 Parkcenter Av, Dublin, OH 43017-7563

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: JEGilmore  
Form ID: 318

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 05, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2017 at the address(es) listed below:

JAMES RANDOLPH WOOD on behalf of Creditor West Brandywine Township Municipal Authority  
jwood@portnoffonline.com, jwood@ecf.inforuptcy.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
MARTIN A. MOONEY on behalf of Creditor VW Credit Leasing LTD tshariff@schillerknapp.com,  
ahight@schillerknapp.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
PRINCE ALTEE THOMAS on behalf of Defendant Citadel Federal Credit Union  
pthomas@foxrothschild.com, brian-oneill-fox-5537@ecf.pacerpro.com  
RICHARD N. LIPOW on behalf of Plaintiff Lena McKim richard@lipowlaw.com,  
ecflipow@gmail.com/r44824@notify.bestcase.com  
RICHARD N. LIPOW on behalf of Plaintiff Joseph P McKim richard@lipowlaw.com,  
ecflipow@gmail.com/r44824@notify.bestcase.com  
RICHARD N. LIPOW on behalf of Debtor Joseph P McKim richard@lipowlaw.com,  
ecflipow@gmail.com/r44824@notify.bestcase.com  
RICHARD N. LIPOW on behalf of Joint Debtor Lena M Assetto McKim richard@lipowlaw.com,  
ecflipow@gmail.com/r44824@notify.bestcase.com  
ROBERT J. LOHR, II on behalf of Creditor Hawthorne Lane Community Association, Inc.  
bob@lohrandassociates.com, leslie@lohrandassociates.com/r59687@notify.bestcase.com  
THOMAS I. PULEO on behalf of Creditor JPMorgan Chase Bank, National Association  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM EDWARD MILLER on behalf of Creditor MTGLQ INVESTORS, L.P. wmiller@sterneisenberg.com,  
bkecf@sterneisenberg.com

TOTAL: 14

**Information to identify the case:**

Debtor 1	<u>Joseph P McKim</u>	Social Security number or ITIN	xxx-xx-5588
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Lena M Assetto McKim</u>	Social Security number or ITIN	xxx-xx-9680
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-11490-elf			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph P McKim

Lena M Assetto McKim

8/3/17

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**